

United States Bankruptcy Court  
Middle District of Tennessee

In re:  
Danny Lane Keys  
Janice Diane Keys  
Debtors

Case No. 12-07578-RSM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0650-2

User: ko8454  
Form ID: b18wj

Page 1 of 2  
Total Noticed: 56

Date Rcvd: Dec 03, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2014.

db/jdb +Danny Lane Keys, Janice Diane Keys, 80 Timberline Road, Crossville, TN 38571-5875  
intp +HOWARD G PICK, PO BOX 3285, CROSSVILLE, TN 38557-3285  
cr +Tennessee Department of Revenue, c/o TN Atty Gen. Off., Bank Div., P.O. Box 20207, Nashville, TN 37202-4015  
4857745 +Bank of America, PO Box 650070, Dallas TX 75265-0070  
4857746 +C. DOUGLAS FIELDS, ESQ, 18 EAST STREET, Crossville TN 38555-4534  
4981122 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
5029312 CITY OF GATLINBURG AMBULANCE SERVICE, Revenue Recovery Corporation, PO Box 50250, Knoxville, TN 37950-0250  
4857753 +CUMBERLAND CO TRUSTEE, 2 S MAIN ST #111, CROSSVILLE TN 38555-4508  
5029315 CUMBERLAND MEDICAL CENTER, Revenue Recovery Corporation, PO Box 50250, Knoxville, TN 37950-0250  
5029314 CUMBERLAND RADIOLOGICAL GROUP, Revenue Recovery Corporation, PO Box 50250, Knoxville, TN 37950-0250  
4857748 +Charter Communications, PO Box 600, Alcoa TN 37701-0600  
4857749 +Cingular, 404 Brock Dr, Bloomington IL 61701-2654  
4857750 +Circuit Court Clerk, 125 Court St, Sevierville TN 37862-3552  
4857751 +City of Gatlinburg Ambulance, PO Box 2698, Knoxville TN 37901-2698  
4964348 +Cookeville Regional Med Cntr, c/o Franklin Coll Svc, PO Box 3910, Tupelo, MS 38803-3910  
4910027 +Cumberland County, Tennessee, c/o Kim Wyatt, Trustee, 2 North Main Street, Crossville, Tennessee 38555-4543  
4857754 +Cumberland Medical Ctr, 421 S Main St, Crossville TN 38555-5031  
4857755 +Cumberland Radiology Group, PO Box 3139, Crossville TN 38557-3139  
4857756 +Dr. Gallagher, PO Box 11567, Knoxville TN 37939-1567  
4857757 #+Dyck-O'neal, Inc., 15301 Spectrum Dr, Addison TX 75001-6436  
4857759 FIS, 3100 NY Drive, Ste 100, Pasadena CA 91107  
4857761 +FRANK BUCK, ESQ., 124 WEST MAIN ST, Smithville TN 37166-1324  
4857758 +First National Acceptance Company, PO Box 980, East Lansing MI 48826-0980  
4857760 Ford Motor Credit, PO Box 452000, Omaha NE 68154  
4857764 +Glenn & Bea Terry, 1235 Ski Mountain Rd, #605, Gatlinburg TN 37738-3842  
4857765 +KELLY SIMS, ESQ., 7003 CHADWICK DR., STE 289, BUILDING ONE SYNERGY EXECUTIVE SUITES, Brentwood TN 37027-3234  
4857766 +Ken Williams, 2908 Rambling Rd, Maryville TN 37801-9510  
4857767 +Kenneth & Alma Williams, J. Patrick Stapleton, PC, PO Box 4428, Sevierville TN 37864-4428  
4857768 +Knoxville Impatient Phys, PO Box 11567, Knoxville TN 37939-1567  
5029313 LECONTE EMERGENCY DEPARTMENT, Revenue Recovery Corporation, PO Box 50250, Knoxville, TN 37950-0250  
4857771 +Mountain National Bank, 300 E Main St, Sevierville TN 37862-3518  
4857773 +Palm Beach Resort, 3015 N Ocean Blvd, Fort Lauderdale FL 33308-7344  
4857775 +Richard Orphin, Jr. & Natalie Orphin, c/o David H. Parton, 330 Pkwy, Gatlinburg TN 37738-4962  
4857777 +TN DEPT REVENUE, C/O TN ATTY GEN BK UNIT, PO BOX 20207, NASHVILLE TN 37202-4015  
5015018 +TN Dept. of Revenue, c/o Office of Attorney General, Bankruptcy Division, PO Box 20207, Nashville, TN 37202-4015  
4857778 +Tri County Collection, 221 E Main St, Ste 201, Morristown TN 37814-4730  
4881987 +UNIVERSITY HEALTH SYSTEMS, TCCA INC, PO BOX 1503, MORRISTOWN TN 37816-1503  
4857779 University of TN Medical Ctr, 1 Medical Plaza, Knoxville TN 37940  
4857780 +Vicke Moore, MD, 815 E Parkway, Ste 7, Gatlinburg TN 37738-4915  
4857781 +WESTGATE RESORTS, 2801 OLD WINTER GARDEN RD, OCOEE FL 34761-2965  
4857782 William Grey, MD, Hospital St, Newport TN 37782  
4857783 +Yellow Book, PO Box 1164, Metairie LA 70004-1164

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4857743 +EDI: AFNIRECOVERY.COM Dec 04 2014 00:08:00 AFNI, Inc., 404 Brock Dr, Bloomington IL 61701-2654  
4857744 +EDI: CCS.COM Dec 04 2014 00:08:00 Allstate Insurance Co, Two Wells Ave, Newton Center MA 02459-3225  
4898948 EDI: BECKLEE.COM Dec 04 2014 00:08:00 American Express Travel Related Services Co Inc, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4857747 +EDI: AFNIRECOVERY.COM Dec 04 2014 00:08:00 Charter, c/o AFNI, Inc., 404 Brock Dr, Bloomington IL 61701-2654  
4857752 +EDI: CREDPROT.COM Dec 04 2014 00:08:00 Credit Protection Assoc, 13355 Noel Rd, Ste 2100, Dallas TX 75240-6837  
4857762 +E-mail/Text: jasonaccrep@brownagency.biz Dec 04 2014 00:03:45 Ft Sanders Sevier Medical, c/o Brown Agency, 515 Airport Rd., Ste 105, Chattanooga TN 37421-3525  
4857763 +E-mail/Text: BANKRUPTCY@GLACOMPANY.COM Dec 04 2014 00:04:04 Gla Collection Company, Inc., 2630 Gleeson Lane, Louisville KY 40299-1772  
4891728 EDI: IRS.COM Dec 04 2014 00:08:00 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346  
4926446 +E-mail/Text: jasonaccrep@brownagency.biz Dec 04 2014 00:03:45 LeConte Medical Center, c/o Brown Agency, 515 Airport Rd., Ste 105, Chattanooga, TN 37421-3525  
4857770 +EDI: MID8.COM Dec 04 2014 00:08:00 Midland Credit Mgmt, 8875 Aero Dr, Ste 200, San Diego CA 92123-2255

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4857772 +E-mail/Text: bankruptcy@optimarecoveryservices.com Dec 04 2014 00:03:53  
Optima Recovery Service, 6215 Kingston Pike, Knoxville TN 37919-4044  
5105779 +EDI: PRA.COM Dec 04 2014 00:08:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
4857776 +E-mail/Text: rick\_1012@yahoo.com Dec 04 2014 00:03:41 Rick Miller, 2894 Hwy 72 E,  
Huntsville AL 35811-9683  
4905256 +E-mail/Text: ustpregion08.na.ecf@usdoj.gov Dec 04 2014 00:03:42 United States Trustee,  
701 Broadway, Suite 318, Nashville, TN 37203-3966

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
4857769 ##+Lando Resorts, 3015 N Ocean Blvd, Fort Lauderdale FL 33308-7344  
4857774 ##+Revenue Recovery Corp, 612 Gay St, Knoxville TN 37902-1603

TOTALS: 0, \* 1, ## 2

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2014

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2014 at the address(es) listed below:

BETH ROBERTS DERRICK on behalf of U.S. Trustee US TRUSTEE beth.r.derrick@usdoj.gov  
GILL ROBERT GELDREICH on behalf of Creditor Tennessee Department of Revenue  
agbankcookeville@ag.tn.gov, gill.geldreich@ag.tn.gov  
HENRY EDWARD HILDEBRAND, III hhecf@ch13nsh.com  
HOWARD G PICK on behalf of Interested Party HOWARD G PICK hgpick@citlink.net,  
crossvillebankruptcy@gmail.com  
MARGARET JANE POWERS on behalf of Defendant JOHN AND CAROLYN HICKS powerslaw@volfirst.net,  
powerslawtn2@gmail.com  
STEVEN L. LEFKOVITZ on behalf of Plaintiff DANNY L KEYS slefkovitz@lefkovitz.com,  
stevelefkovitz@aol.com;chris@lefkovitz.com;kimberly@lefkovitz.com;matthew@lefkovitz.com;sllbkecf@  
gmail.com;lbell@lefkovitz.com;jlefkovitz@lefkovitz.com;khancock@lefkovitz.com;kyle@lefkovitz.com;  
tellis@lefk  
STEVEN L. LEFKOVITZ on behalf of Plaintiff JANICE KEYS slefkovitz@lefkovitz.com,  
stevelefkovitz@aol.com;chris@lefkovitz.com;kimberly@lefkovitz.com;matthew@lefkovitz.com;sllbkecf@  
gmail.com;lbell@lefkovitz.com;jlefkovitz@lefkovitz.com;khancock@lefkovitz.com;kyle@lefkovitz.com;  
tellis@lefk  
STEVEN L. LEFKOVITZ on behalf of Debtor Danny Lane Keys slefkovitz@lefkovitz.com,  
stevelefkovitz@aol.com;chris@lefkovitz.com;kimberly@lefkovitz.com;matthew@lefkovitz.com;sllbkecf@  
gmail.com;lbell@lefkovitz.com;jlefkovitz@lefkovitz.com;khancock@lefkovitz.com;kyle@lefkovitz.com;  
tellis@lefk  
STEVEN L. LEFKOVITZ on behalf of Joint Debtor Janice Diane Keys slefkovitz@lefkovitz.com,  
stevelefkovitz@aol.com;chris@lefkovitz.com;kimberly@lefkovitz.com;matthew@lefkovitz.com;sllbkecf@  
gmail.com;lbell@lefkovitz.com;jlefkovitz@lefkovitz.com;khancock@lefkovitz.com;kyle@lefkovitz.com;  
tellis@lefk  
TRACY LYNN SCHWEITZER on behalf of Trustee HENRY EDWARD HILDEBRAND, III pleadings@ch13nsh.com  
US TRUSTEE ustpregion08.na.ecf@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**  
**Case No. 2:12-bk-07578**  
**Chapter 13**

In re:

Danny Lane Keys  
dba Honey-Do Handyman Services, dba  
Timberline Resort, fdba DIAN – DAN  
ENTERPRISES, LLC  
80 Timberline Road  
Crossville, TN 38571

Social Security No.:  
xxx-xx-8108

Janice Diane Keys  
80 Timberline Road  
Crossville, TN 38571

Social Security No.:  
xxx-xx-0264

**DISCHARGE OF DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED** that the debtors are granted a discharge under 11 U.S.C § 1328(a).

BY THE COURT

Dated: 12/3/14

/s/ Randal S Mashburn  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts That are Not Discharged**

Some of the common types of debts which are not eliminated by a chapter 7 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c.t fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor is incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**